

1. Premium – Unum included a three year rate guarantee vs. two year with Sun Life. Unum rates remain constant with our current rates; Sun Life proposed a 9.9% increase.
2. Unum “residual” – the LTD contract never requires the insured to be totally disabled. Even during the elimination period the insured can work part time and still satisfy the elimination period as long as they are LIMITED from performing the material duties. In fact, NO earnings loss is required during the elimination period so the insured can receive 100% of income during

that time.

3. Return to Work Incentive – offered by UNUM, not Sun Life; this benefit provides Sumter County incentives to bring employees back to work. An example of an incentive would be payment by Unum for costs to put in a special ramp needed for someone in a wheelchair to return to work.
4. Child Care – provides funds to cover child care while an employee is on disability.
5. Spouse or Elder Care - provides funds to cover costs for Spouse or Elderly care that an employee would normally be paying for but cannot due to the disability.
6. EAP – Unum includes Work Life Assistance Program; none with Sun Life

The current contract with Sun Life requires a thirty-day notice to terminate the agreement. Due to time constraints in providing notice, a letter of termination signed by the County Administrator (attached 9.1.2011 Sun Life Notice of Termination Letter.pdf) was sent to Sun Life on September 1, 2011. Additionally, the attached Unum application has been forwarded to the Willis Group for processing.

It is requested that the Sumter County Board of County Commissioners ratify the attached Sun Life Letter of Termination.

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